

Communication from Edward Faria/Consumer 15 USC §1692a (3)
At The United States District Court
For The Middle District of Tennessee

FILED
JUN 25 2018 DB
U.S. DISTRICT COURT
MIDDLE DISTRICT OF TN.

EDWARD GEORGE FARIA)

Consumer/Administrator,)

v.)

HENRY E. HILDEBRAND, III.;)

Respondent(s)-Appellee(s).)

Case No. 3:17-cv-01383

Judge Waverly D. Crenshaw, Jr.

**MEMORANDUM OF LAW SUPPORTING CONSUMER/ADMINISTRATOR-
APPELLANT'S NOTICE FOR SANCTIONS PURSUANT TO FED. R. CIV. P. 11**

COMES NOW EDWARD GEORGE FARIA, (hereinafter "Consumer/Administrator-Appellant") and enters this MEMORANDUM OF LAW SUPPORTING NOTICE PURSUANT TO FED. R. BANK. P. 8005(c) into Case No. 3:17-cv-01383. Consumer/Administrator-Appellant asks that the court take Judicial Notice of the enunciation of principles as stated in *Haines v. Kerner*, 404 U.S. 519, wherein the court have recognized Pro per litigants should not to be held to the same standards as licensed attorneys. Consumer/Administrator-Appellant is a Consumer pursuant to 15 USC §1692a (3) and 15 USC §1692c (d). Consumer/Administrator-Appellant states the following:

POINTS OF AUTHORITY

1. Pursuant to 15 USC §1692a (4), "The term "creditor"...does not include any person to the extent that he receives an assignment or transfer of a debt in default solely for the purpose of facilitating collection of such debt for another."
2. Pursuant to 15 USC §1692a (6), "The term "debt collector" means any person who uses any instrumentality of interstate commerce or the mails in any business the

principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another.”

3. 15 USC §1692a (6) further states that “...the term includes any creditor who, in the process of collecting his own debts, uses any name other than his own which would indicate that a third person is collecting or attempting to collect such debt.”
4. Pursuant to 15 USC §1692f (6), “A debt collector may not use unfair or unconscionable means to collect or attempt to collect any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: ... Taking or threatening to take any nonjudicial action to effect dispossession... of property...”
5. Pursuant to 15 USC §1692(a), “There is an abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors. Abusive debt collection practices contribute to the number of personal bankruptcies...to the loss of jobs, and to invasions of individual privacy.”
6. Pursuant to 15 USC §1692(b), “Existing laws and procedures for redressing these injuries are inadequate to protect consumers.”
7. “Pursuant to Sixth Circuit law, "mortgage foreclosure is debt collection" under the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. §1692, *et seq.* Glazer v. Chase Home Finance, LLC, 704 F.3d 453 (6th Cir. 2013). And under the FDCPA, "any debt collector who fails to comply with *any* provision of this subchapter with respect to *any person* is liable to such person. . ." 15 U.S.C. §1692k. The FDCPA preempts any state law which is inconsistent with the mandates of the FDCPA itself. 15 U.S.C. §1692n.” citing *Johannessen v. QUALITY LOAN SERVICE*

CONCLUSION

WHEREFORE, for the above foregoing reasons, Consumer/Administrator-Appellant **MOVES** this court to **SANCTION** Bret J. Chaness, Natalie Brown, and/or its agents and assigns and award any other relief it deems appropriate.

Dated this 25th day of June, 2018.

faria, edward george
faria, edward george, *Consumer/Administrator-Appellant*

**Communication from Edward Faria/Consumer 15 USC §1692a (3)
At The United States District Court
For The Middle District of Tennessee**

EDWARD GEORGE FARIA)	
)	
Consumer/Administrator-Appellant,)	
)	Case No. 3:17-cv-01383
v.)	Judge Waverly D. Crenshaw, Jr.
)	
HENRY E. HILDEBRAND, III.;)	
)	
)	
Respondent-Appellee.)	
)	

**DECLARATION OF faria, edward george SUPPORTING
CONSUMER/ADMINISTRATOR-APPELLANT'S NOTICE FOR SANCTIONS
PURSUANT TO FED. R. CIV. P. 11**

Pursuant to 28 USC §1746, faria, edward george hereby states as follows:

1. I am a Consumer as defined by 15 USC §1692c (d).
2. I am over 18 years old and of legal age.
3. I am competent to state the following facts.
4. EDWARD FARIA is a Consumer as defined by 15 USC §1692a (3).
5. I am a least sophisticated consumer.
6. On or about October 17, 2017 a "Notice of Appeal and Statement of Election" was filed into The United States Bankruptcy Court Middle District of Tennessee, Case No. 17-04384 (see Exhibit A).
7. On or about March 23, 2018, I received correspondence from Rubin Lublin TN, PLLC (hereinafter "Debt Collector") that a foreclosure sale was set for May 3, 2018 at 10:00 AM CST (see Exhibit B).
8. I was under the impression that this was an oversight on behalf of the Debt Collector as

Case No. 17-04384 was still open.

9. On or about May 2, 2018 I was forced to file another Chapter 13 bankruptcy (see Exhibit C).
10. On or about May 3, 2018 at 7:10 AM I faxed a notice of bankruptcy filing to Rubin Lublin TN, PLLC (see Exhibit D).
11. At approximately 8:00 AM on May 3, 2018 I called Rubin Lublin TN, PLLC to inquire if the foreclosure sale was still set.
12. I spoke to a lady and indicated that a Chapter 13 was filed.
13. She indicated that she did not know anything about a Bankruptcy being filed and that if the property is still on the website that the sale was still set.
14. At approximately 8:21 AM on May 3, 2018 I again faxed a notice of bankruptcy filing to Rubin Lublin TN, PLLC (see Exhibit E).
15. At approximately 9:50 AM on May 3, 2018 I arrived at the court house steps where the sale was to take place.
16. Around 9:55 AM I spoke briefly to a gentleman named Paul Moore (hereinafter "Paul") who was conducting the sale.
17. Paul asked me if I was buying or trying to buy.
18. I told Paul that I was here for 5145 West Oak Highland Drive and that a Chapter 13 Bankruptcy was filed.
19. Paul asked if he could see the paperwork and took a picture of the filing to send to the gentleman he works for.
20. Paul texted his boss to let him know asap if the sale needs to be cancelled.
21. A few moments later Paul received a text cancelling the sale of 5145 West Oak Highland Drive.

22. This was all conducted while the property was still in stay and Case No. 17-04384 was in Appeals.

23. On or about May 15, 2018 I sent to Debt Collector, its agents and/or assigns, a "Notice for Sanctions", granting them **twenty one (21) days** to respond (see Exhibit F).

24. Debt Collector, its agents and/or assigns have failed to do so, causing me undue stress and duress.

I state under penalty of perjury that the foregoing is true and correct.

Executed on this 25th day of June, 2018.

faria, edward george

faria, edward george, *Declarant*

JURAT

State of Tennessee)
) ss:
County of Davidson)

Sworn and subscribed before me on this 25 day of JUNE, 2018.

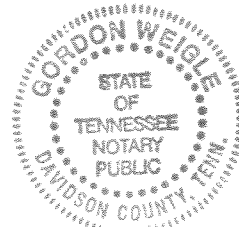
WITNESS my hand and official seal,

Gordon Weigle
Signature of Notary Public

GORDON WEIGLE
Printed Name of Notary Public

My Commission Expires
August 04, 2020

My Commission Expires: _____



SEAL/STAMP

Exhibit

A

Communication from Edward Faria/Consumer 15 USC sec. 1692a(3)
United States Bankruptcy Court
Middle District of Tennessee

[Caption as in Form 416A, 416B, or 416D, as appropriate]

NOTICE OF APPEAL AND STATEMENT OF ELECTION

Part 1: Identify the appellant(s)

1. Name(s) of appellant(s): EDWARD GEORGE FARIA
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:
- | | |
|---|--|
| For appeals in an adversary proceeding. | For appeals in a bankruptcy case and not in an adversary proceeding. |
| <input type="checkbox"/> Plaintiff | <input type="checkbox"/> Debtor |
| <input type="checkbox"/> Defendant | <input type="checkbox"/> Creditor |
| <input type="checkbox"/> Other (describe) _____ | <input type="checkbox"/> Trustee |
| | <input checked="" type="checkbox"/> Other (describe) <u>Consumer/Administrator</u> |

Part 2: Identify the subject of this appeal

1. Describe the judgment, order, or decree appealed from: Order Denying Confirmation and Dismissing Case
2. State the date on which the judgment, order, or decree was entered: 10/4/2017

Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: Select Portfolio Servicing, Inc. Attorney: Natalie Brown
119 S. Main Street, Suite 500
Memphis, TN 38103
901-322-8705
2. Party: Chapter 13 Trustee Attorney: Henry E. Hildebrand, III
P.O. Box 340019
Nashville, TN 37203
615-244-1101

Communication from Edward Faria/Consumer 15 USC sec 1692a (3)
United States Bankruptcy Court
Middle District of Tennessee

[Caption as in Form 416A, 416B, or 416D, as appropriate]

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1. Name(s) of appellant(s): EDWARD GEORGE FARIA
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

- ☐ Plaintiff
☐ Defendant
☐ Other (describe) _____

For appeals in a bankruptcy case and not in an adversary proceeding.

- ☐ Debtor
☐ Creditor
☐ Trustee
☒ Other (describe) Consumer/Administrator

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List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: United States Trustee Attorney: Megan Seliber
318 Customs House, 701 Broadway
Nashville, TN 37203
615-736-2254
2. Party: Conor F. Sullivan Attorney: Conor F. Sullivan
P.O. Box 90274
Nashville, TN 37209
615-418-0155

Communication from Edward Faria/Consumer 15 USC sec 1692a (3)
United States Bankruptcy Court
Middle District of Tennessee
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NOTICE OF APPEAL AND STATEMENT OF ELECTION

Part 1: Identify the appellant(s)

1. Name(s) of appellant(s): EDWARD GEORGE FARIA
2. Position of appellant(s) in the adversary proceeding or bankruptcy case that is the subject of this appeal:

For appeals in an adversary proceeding.

☐ Plaintiff

☐ Defendant

☐ Other (describe) _____

For appeals in a bankruptcy case and not in an adversary proceeding.

☐ Debtor

☐ Creditor

☐ Trustee

☒ Other (describe) Consumer/Administrator

Part 2: Identify the subject of this appeal

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2. State the date on which the judgment, order, or decree was entered: 10/4/2017

Part 3: Identify the other parties to the appeal

List the names of all parties to the judgment, order, or decree appealed from and the names, addresses, and telephone numbers of their attorneys (attach additional pages if necessary):

1. Party: Oak Highlands/Deer Valley Attorney: No Attorney on File
P.O. Box 455
Antioch TN 37011
615-838-2816
2. Party: _____ Attorney: _____

Part 4: Optional election to have appeal heard by District Court (applicable only in certain districts)

If a Bankruptcy Appellate Panel is available in this judicial district, the Bankruptcy Appellate Panel will hear this appeal unless, pursuant to 28 U.S.C. § 158(c)(1), a party elects to have the appeal heard by the United States District Court. If an appellant filing this notice wishes to have the appeal heard by the United States District Court, check below. Do not check the box if the appellant wishes the Bankruptcy Appellate Panel to hear the appeal.

☒ Appellant(s) elect to have the appeal heard by the United States District Court rather than by the Bankruptcy Appellate Panel.

Part 5: Sign below

Faria, Edward George, Consumer/Administrator Date: 10/17/2017
Signature of attorney for appellant(s) (or appellant(s)
if not represented by an attorney)

Name, address, and telephone number of attorney
(or appellant(s) if not represented by an attorney):

Faria, Edward George, Consumer/Administrator
2419 Murfreesboro Road #501
Nashville, Tennessee 37217
615-582-2440

Fee waiver notice: If appellant is a child support creditor or its representative and appellant has filed the form specified in § 304(g) of the Bankruptcy Reform Act of 1994, no fee is required.

Randal S. Mashburn
U.S. Bankruptcy Judge

Bk. No. **17-04384-CW3-13**
Chapter 13
Judge Charles M. Walker

Tracy L. Schweitzer
Counsel to Henry E. Hildebrand, III
Chapter 13 Trustee
P. O. Box 340019
Nashville, TN 37203-0019
615-244-1101; Fax 615-242-3241
pleadings@ch13nsh.com

CERTIFICATE OF SERVICE

I, the undersigned, hereby certifies that on or before the 3rd day of October, 2017, a true and correct copy of the foregoing has been served in the following manner:

Email by Electronic Case Noticing to:

U. S. Trustee

By U. S. Postal Service, postage prepaid to:

Edward G. Faria, 2479 Murfreesboro Road, Unit 507, Nashville, TN 37217
Natalie Brown, Rubin Lublin TN PLLC, 119 S. Main Street, Suite 500, Memphis, TN 38103

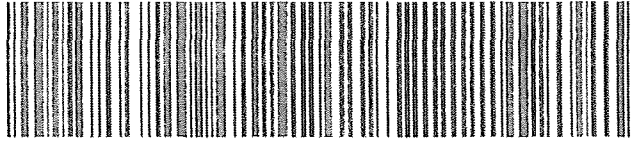
/s/ Tracy L. Schweitzer

Tracy L. Schweitzer
Counsel to Henry E. Hildebrand, III
Chapter 13 Trustee

Exhibit

B

USPS CERTIFIED MAIL™



9214 8901 4632 3500 0000 1991 38

EDWARD FARIA
5145 WEST OAK HIGHLAND DRIVE
ANTIOCH, TN 37013

RUBIN LUBLIN TN, PLLC

Attorneys and Counselors at Law

119 S. Main Street, Suite 500

Memphis, TN 38103

TEL (877) 813-0992

FAX (404) 601-5846

**VIA CERTIFIED MAIL
RETURN RECEIPT REQUESTED
Copy Via Regular Mail**

March 21, 2018

EDWARD FARIA
5145 WEST OAK HIGHLAND DRIVE
ANTIOCH, TN 37013

Notice of Acceleration and Foreclosure

File No.: SPS-15-04643-14
Loan: Note, and Deed of Trust from EDWARD FARIA to MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE
FOR WMC MORTGAGE CORP ("Original Lender")
Property Address: 5145 WEST OAK HIGHLAND DRIVE, ANTIOCH, TN 37013

Please be advised that this law firm represents U.S. Bank N.A., as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, Series 2006-WMC4 ("Foreclosing Entity"), successor in interest to the Original Lender on the above-referenced Loan. By separate communication you may have been advised of your rights under the Fair Debt Collection Practices Act (the "FDCPA"), should that Act apply to this proceeding. Nothing in this letter shall prevent you from exercising those rights as set forth in that communication. This letter is to advise you that we have been retained to institute non-judicial foreclosure proceedings against the referenced property. Enclosed you will find a copy of the Notice of Substitute Trustee's Sale that was submitted for publication in connection with a foreclosure sale of the above property. The foreclosure sale is scheduled for **May 3, 2018** ("Sale Date").

The entire amount of the debt secured by said Note and Deed of Trust has now been declared due and payable because of, among other possible defaults, failure to pay the indebtedness as and when due and in the manner specified in the Note and Deed of Trust. *The total amount of the debt owed may consist of unpaid principal balance, any unpaid accrued interest, escrow/impound shortages or credits, late charges, legal fees/costs, and other charges. To find out the amount needed to either bring the Loan current or to pay off the Loan in full, please call 888-818-6032.*

(Continued on back/next page)

SPS-15-04643-14

Please be advised that the Foreclosing Entity intends to enforce the provisions of said Note and Deed of Trust relative to payment of attorneys' fees in connection with the default. Please be further advised that from this point forward, strict compliance with the current terms of the Loan will be required.

In some circumstances the Loan, State Law, and/or the Foreclosing Entity may allow the default on the Loan to be cured and stopping the foreclosure prior to the sale date. You may contact this office to find out if reinstatement of the Loan will be allowed, and if allowed, what specific amount will be necessary to fully cure the default. Please be advised that if the default is allowed to be cured on the Loan, payment must be made in the form of cash, cashier's check or certified funds or wired to be received sufficiently in advance of the Sale Date to allow for cancellation of the sale and pursuant to the terms of the Loan.

If you are currently or have within the last twelve (12) months been in the military service AND joined after the date of the Loan, please notify this office immediately. You may be entitled to relief under the Servicemembers Civil Relief Act. You may also call 1-800-342-9647 for further assistance or visit www.militaryonesource.com/SCRA. When contacting this office as to your military service, you must provide us with positive proof as to your military status. If you do not provide this information, we will assume that you are not entitled to protection under the above mentioned Act.

We do not believe that you are represented by counsel. If you are represented by counsel, please notify us immediately and provide the name and address of your lawyer so that we may direct communications to them. If we do not hear from you we will assume that you are not represented by counsel in relation to the foreclosure.

This notice is not intended to collect the debt against you personally or indicate that you are personally liable for this debt. This notice relates solely to an enforcement of rights with respect to the above-referenced property.

This letter is notice to the extent the FDCPA applies. Nothing contained herein or in future notices shall be deemed an admission that the FDCPA applies to this firm's representation of the Foreclosing Entity.

Should the FDCPA apply, please be advised that this firm is acting as a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated September 28, 2006, executed by EDWARD FARIA, conveying certain real property therein described to ARNOLD M WEISS, ATTORNEY , as Trustee, as same appears of record in the Register's Office of Davidson County, Tennessee recorded October 6, 2006, at Instrument Number 20061006-0124718; and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to U.S. Bank N.A., as trustee, on behalf of the holders, of the J.P. Morgan Mortgage Acquisition Trust 2006-WMC4 Asset Backed Pass-Through Certificates, Series 2006-WMC4 who is now the owner of said debt; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register's Office of Davidson County, Tennessee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee will, on **May 3, 2018** at 10:00 AM at the Davidson County Historic Courthouse, Nashville, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in Davidson County, Tennessee, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 127 ON THE PLAN OF OAK HIGHLANDS, PHASE 1, A PLANNED UNIT DEVELOPMENT, OF RECORD IN PLAT BOOK 6900, PAGES 432-435, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION OF SAID LOT.

Parcel ID: 173-04-0-A 127.00 CO

PROPERTY ADDRESS: The street address of the property is believed to be **5145 WEST OAK HIGHLAND DRIVE, ANTIOCH, TN 37013**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

CURRENT OWNER(S): ERIC GOODMAN

OTHER INTERESTED PARTIES:

ELISHA D CLARK, HARPETH FINANCIAL SERVICES LLC DBA ADVANCE FINANCIAL , MONEY MANAGEMENT SYSTEMS, INC. , ROBERT RADFORD

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of

redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular use or purpose.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

Rubin Lublin TN, PLLC, Substitute Trustee
119 S. Main Street, Suite 500
Memphis, TN 38103
www.rubinelublin.com/property-listings.php
Tel: (877) 813-0992
Fax: (404) 601-5846

Exhibit

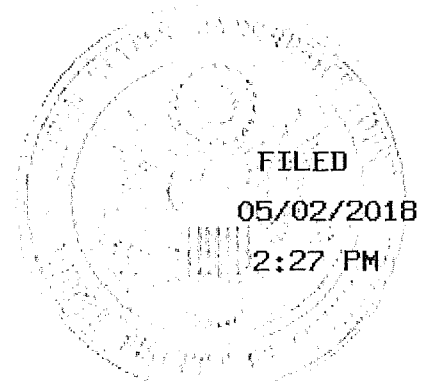
C

United States Bankruptcy Court
MIDDLE DISTRICT OF TENNESSEE

Notice of Bankruptcy Case Filing

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 13 of the United States Bankruptcy Code, entered on 05/02/2018 at 2:38 PM and filed on 05/02/2018.

Edward George Faria
5145 West Oak Highland Dr
Antioch, TN 37013-4231
SSN / ITIN: xxx-xx-7844
aka **ED FARIA**



The case was assigned case number 3:18-bk-03010.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page <https://ecf.tnmb.uscourts.gov> or at the Clerk's Office, 701 Broadway Room 170, Nashville, TN 37203.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

MATTHEW T LOUGHNEY
Clerk, U.S. Bankruptcy
Court

Exhibit

D

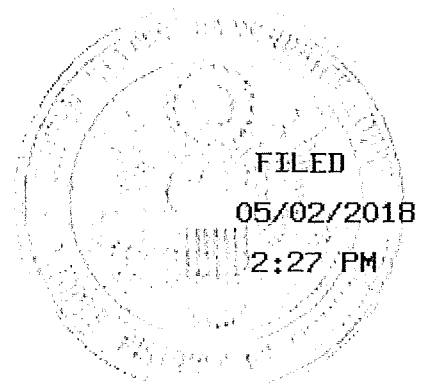
Type	Phone Number	Name	Date	Time	Action	Action Result	Duration
Fax	(404) 601-5846		Thu 05/03/2018	7:10 AM	Outgoing Fax	Sent	0:01:10

United States Bankruptcy Court
MIDDLE DISTRICT OF TENNESSEE

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MATTHEW T LOUGHNEY
Clerk, U.S. Bankruptcy
Court

Exhibit

E

TRANSMISSION VERIFICATION REPORT

TIME : 05/03/2018 08:22
NAME : FEDEX OFFICE 4084
FAX : 615--731-5174
TEL : 6157312965
SER.# : U63314M7J529687

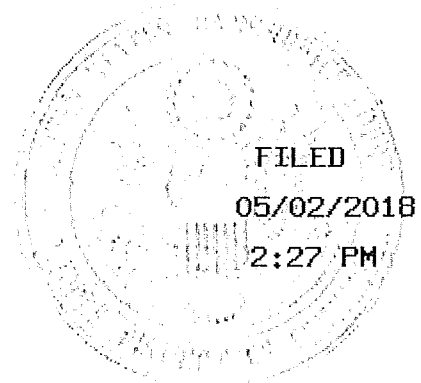
DATE, TIME	05/03 08:21
FAX NO./NAME	14046015846
DURATION	00:00:52
PAGE(S)	02
RESULT	OK
MODE	STANDARD

United States Bankruptcy Court
MIDDLE DISTRICT OF TENNESSEE

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MATTHEW T LOUGHNEY
Clerk, U.S. Bankruptcy
Court

Exhibit

F

7016 0750 0000 0568 9055

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com.

NORCROSS, GA 30071

Certified Mail Fee \$3.45
 \$
 Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50

Total Postage and Fees

\$6.70

Sent To Bret J. Chaness

Street and Apt. No., or PO Box No. 3145 Avalon Ridge Place, Suite 100

City, State, ZIP+4® Perchtree Corners, GA 30071

PS Form 3811, April 2015 PSN 7530-02-000-9053

See Reverse for Instructions

0299
 13

Postmark
 Here

05/15/2018

7016 0750 0000 0568 9055

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com.

MEMPHIS, TN 38103

Certified Mail Fee \$3.45
 \$
 Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$0.50

Total Postage and Fees

\$6.70

Sent To Natalie K. Brown

Street and Apt. No., or PO Box No. 119 S. Main Street Suite 500

City, State, ZIP+4® Memphis, TN 38103

PS Form 3811, April 2015 PSN 7530-02-000-9053

See Reverse for Instructions

0299
 13

Postmark
 Here

05/15/2018

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Natalie K. Brown
 c/o Rubin Lublin TN, PLLC
 119 S. Main Street, Suite 500
 Memphis, TN 38103



9590 9402 2900 7094 1146 54

2. Article Number (Transfer from service label)

7016 0750 0000 0568 9055

PS Form 3811, July 2015 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

*Rachel F.

☐ Agent

☐ Addressee

B. Received by (Printed Name)

Rachel F.

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

- | | |
|--|---|
| <input type="checkbox"/> Adult Signature | <input type="checkbox"/> Priority Mail Express® |
| <input type="checkbox"/> Adult Signature Restricted Delivery | <input type="checkbox"/> Registered Mail™ |
| <input checked="" type="checkbox"/> Certified Mail® | <input type="checkbox"/> Registered Mail Restricted Delivery |
| <input type="checkbox"/> Certified Mail Restricted Delivery | <input type="checkbox"/> Return Receipt for Merchandise |
| <input type="checkbox"/> Collect on Delivery | <input type="checkbox"/> Signature Confirmation™ |
| <input type="checkbox"/> Collect on Delivery Restricted Delivery | <input type="checkbox"/> Signature Confirmation Restricted Delivery |
| <input type="checkbox"/> Insured Mail | |
| <input type="checkbox"/> Insured Mail Restricted Delivery (over \$500) | |

Domestic Return Receipt

From:
faria, edward george, *Consumer/Administrator*
2479 Murfreesboro Road, #507
Nashville, Tennessee 37217

To:
Bret J. Chaness
c/o Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071
Service #7016 0750 0000 0568 9062

Natalie K. Brown
c/o Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103
Service #7016 0750 0000 0568 9055

RE: Case No. 3:17-cv-01383

Date: May 15th, 2018

NOTICE FOR SANCTIONS

NOTICE TO AGENT IS NOTICE TO PRINCIPAL
NOTICE TO PRINCIPAL IS NOTICE TO AGENT

To Whom It May Concern:

Pursuant to Fed. R. Civ. P. Rule 11, I am granting you **Twenty One (21) Days** to state, in affidavit form and signed under penalty of perjury, that you and your agents or assigns will **cease and desist** from taking **any** action against my property located at 5145 West Oak Highland Drive, Antioch, Tennessee 37217 while Case No. 3:17-cv-01383 is pending and is in a stay pursuant to 11 USC §362. Failure to do so will result in this notice being filed before the Court.

Thank you.

From Consumer/Administrator,

faria, edward george
faria, edward george, *Consumer/Administrator*

****Notice: THIS DOCUMENT IS NOT INTENDED TO THREATEN, HARASS, HINDER, OR OBSTRUCT ANY LAWFUL OPERATIONS. IT IS FOR THE PURPOSE OF OBTAINING LAWFUL REMEDY AS IS PROVIDED BY LAW.**

**Communication from Edward Faria/Consumer 15 USC §1692a (3)
At The United States District Court
For The Middle District of Tennessee**

EDWARD GEORGE FARIA)	
)	
Consumer/Administrator-Appellant,)	
)	Case No. 3:17-cv-01383
v.)	Judge Waverly D. Crenshaw, Jr.
)	
HENRY E. HILDEBRAND, III.;)	
)	
Respondent(s)-Appellee(s).)	

CERTIFICATE OF SERVICE

I hereby certify that copies of the foregoing:

- Consumer/Administrator-Appellant's Notice of Filing

has been mailed, postage paid, to the following Respondent(s)-Appellee(s) on this 25th day of June, 2018.

Henry E. Hildebrand, III
Lassiter, Tidwell, & Davis, PLLC
150 Fourth Avenue N, Suite 1850
Nashville, TN 37219

Bret J. Chaness
Rubin Lublin TN, PLLC
3145 Avalon Ridge Place, Suite 100
Peachtree Corners, GA 30071

Natalie K. Brown
Rubin Lublin TN, PLLC
119 S. Main Street, Suite 500
Memphis, TN 38103

Dated this 25th day of June, 2018.

From Consumer/Administrator-Appellant,

“With All Rights Reserved”

faria, edward george
faria, edward george, *Consumer/Administrator-Appellant*